

Information to identify the case:		
Debtor 1:	Kevin E. Eldridge	Social Security number or ITIN: xxx-xx-0658
	First Name Middle Name Last Name	EIN: --
Debtor 2:	Jennifer A. Eldridge	Social Security number or ITIN: xxx-xx-0389
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 2/1/19
Case number:	19-12250-KCF	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin E. Eldridge	Jennifer A. Eldridge
2. All other names used in the last 8 years		
3. Address	1012 Old Corlies Avenue Neptune, NJ 07753	1012 Old Corlies Avenue Neptune, NJ 07753
4. Debtor's attorney Name and address	Jonathan Goldsmith Cohen I. Mark Cohen Law Group 1 Executive Drive Suite 6 Tinton Falls, NJ 07701	Contact phone (732) 741-9500
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 2/2/19

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

March 7, 2019 at 01:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 5/6/19

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 4/12/19

Deadline for governmental units to file a proof of claim:

**Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)**

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kevin E. Eldridge
 Jennifer A. Eldridge
 Debtors

Case No. 19-12250-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309I

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Feb 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2019.

db/jdb
 518007407 +Kevin E. Eldridge, Jennifer A. Eldridge, 1012 Old Corlies Avenue, Neptune, NJ 07753-3329
 ++ALLIED DIGESTIVE HEALTH LLC, MONMOUTH PARK CORPORATE CENTER I, 187 ROUTE 36 SUITE 230,
 WEST LONG BRANCH NJ 07764-1306
 (address filed with court: Allied Digestive Health, 60 Hwy 36, Suite B,
 West Long Branch, NJ 07764-1463)
 518007406 Advanced Endoscopy Surgical Center LLC, 142 Route 25 Suite 101, Eatontown, NJ 07724-1864
 518007408 +Ambulatory Anes Physician, P.O. Box 4640, Rutherford, NJ 07070-0464
 518007457 AmeiCredit/GM Financial, Attn: Bankruptcy, PO BOX 18353, Arlington, TX 76096
 518007409 +Atlantic Coast Urology, 525 Jack Martin Blvd, Suite 304, Brick, NJ 08724-7737
 518007411 +C.Tech, P.O. Box 402, Mount Sinai, NY 11766-0402
 518007415 Central Credit Services LLC, 9550 Regency Sqaure Blvd, Suite 500A, Jacksonville, FL 32225
 518007419 +Equifax, PO Box 740241, Atlanta, GA 30374-0241
 518007420 +Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
 518007423 FMS, Inc., PO BOX 707600, Tulsa, OK 74170-7600
 518007424 Frost Arnett Company, P.O. Box 198988, Nashville, TN 37219-8988
 518007425 +Hackensack Meridian Health, Meridian OBGYN, P.O. Box 419801, Boston, MA 02241-9801
 518007426 Howard Leitner Perlmutter Urologic, 2401 Hwy 35, Manasquan, NJ 08736-1193
 518007430 +Meridian Cardiovascular, P.O. Box 416787, Boston, MA 02241-6787
 518007431 +Meridian Laboratory Physicians, PA, P.O. Box 60280, North Charleston, SC 29419-0280
 518007432 +Meridian Medical Group - Specialty Care, P.O. Box 402, Mount Sinai, NY 11766-0402
 518007433 Meridian Medical Group Primary, P.O. Box 416923, Boston, MA 02241-6923
 518007436 Myriad Emerg Physicians, LLC, PO Box 80137, Philadelphia, PA 19101-1137
 518007437 Ocean Anesthesia Group PA, 1200 Hooper Ave, Toms River, NJ 08753-3594
 518007439 REMEX, PO Box 765, Rocky Hill, NJ 08553-0765
 518007441 RMB, INC, 409 Bearden Park Circle, Knoxville, TN 37919-7448
 518007450 +Superior Court of New Jersey, Law Division, Special Civil Part, 118 Washington St.,
 Toms River, NJ 08753-7626
 518007451 +Surgical Institute, 3616 HWY 33, Neptune, NJ 07753-3112
 518007452 +Trans Union Corporation, Public Records Department, 555 West Adams St.,
 Chicago, IL 60661-3631
 518007455 Vital Recovery Services, LLC, PO BOX 923748, Norcross, GA 30010-3748
 518007456 Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: jgc@imclawgroup.com Feb 04 2019 23:49:52 Jonathan Goldsmith Cohen,
 I. Mark Cohen Law Group, 1 Executive Drive Suite 6, Tinton Falls, NJ 07701
 tr E-mail/Text: bnc@russotrustee.com Feb 04 2019 23:52:01 Albert Russo,
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 04 2019 23:51:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 04 2019 23:51:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518007410 +E-mail/Text: billing@assa-nj.com Feb 04 2019 23:51:32 Atlantic Shore Surgical Associates,
 478 Brick Blvd, Brick, NJ 08723-6077
 518007458 +EDI: BANKAMER2.COM Feb 05 2019 04:13:00 Bank of America, 100 North Tyron Street,
 Charlotte, NC 28255-0001
 518007413 EDI: CAPITALONE.COM Feb 05 2019 04:13:00 Capital One Bank USA, N.A.,
 15000 Capital One Dr., Richmond, VA 23208
 518007412 +EDI: CAPIO.COM Feb 05 2019 04:13:00 Capio Partners, 2222 Texoma Parkway,
 Sherman, TX 75090-2481
 518007416 +Fax: 602-659-2196 Feb 05 2019 00:30:03 Chexsystems, Inc., Attn: Customer Relations,
 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
 518007417 +EDI: CONVERGENT.COM Feb 05 2019 04:13:00 Convergent Outsourcing, Inc., 800 SW 39th St.,
 PO BOX 9004, Renton, WA 98057-9004
 518007421 +EDI: AMINFOFP.COM Feb 05 2019 04:13:00 First Premier Bank, Attn: Bankruptcy,
 PO BOX 5524, Sioux Falls, SD 57117-5524
 518007422 +EDI: FSAE.COM Feb 05 2019 04:13:00 Firstsource Advantage, LLC, 205 Bryant Woods South,
 Amherst, NY 14228-3609
 518007427 +E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Feb 04 2019 23:51:42
 Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
 518007428 +EDI: RESURGENT.COM Feb 05 2019 04:13:00 LVNV Funding, Attention: President,
 200 Meeting Street Ste #206, Greenville, SC 29615-5833
 518007434 +EDI: MID8.COM Feb 05 2019 04:13:00 Midland Funding, LLC, 8875 Aero Drive Ste 200,
 San Diego, CA 92123-2255
 518007438 EDI: PRA.COM Feb 05 2019 04:13:00 Portfolio Recovery Associates, LLC, PO BOX 41067,
 Norfolk, VA 23541
 518007444 +E-mail/Text: bankruptcy@savit.com Feb 04 2019 23:51:56 Sa-Vit Collection Agency,
 Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
 518007445 +E-mail/Text: clientservices@simonsagency.com Feb 04 2019 23:51:47 Simon's Agency,
 4963 Wintersweet Drive, Liverpool, NY 13088-2176
 518007453 E-mail/Text: bankruptcydepartment@tsico.com Feb 04 2019 23:51:44 Transworld Systems Inc,
 P.O. Box 15618, Dept 938, Wilmington, DE 19850-5618

District/off: 0312-3

User: admin
Form ID: 309I

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Total Noticed: 47

Date Rcvd: Feb 04, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

518007454 +EDI: VERIZONCOMB.COM Feb 05 2019 04:13:00 Verizon, Verizon Wireless BK Admin,
500 Technology Drive Ste 550, Saint Charles, MO 63304-2225

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518007414* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank USA, N.A., 15000 Capital One Dr.,
Richmond, VA 23208)
518007418* +Convergent Outsourcing, Inc., 800 SW 39th St., PO BOX 9004, Renton, WA 98057-9004
518007429* +LVNV Funding, Attention: President, 200 Meeting Street Ste #206,
Greenville, SC 29615-5833
518007435* +Midland Funding, LLC, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
518007440* REMEX, PO Box 765, Rocky Hill, NJ 08553-0765
518007442* RMB, INC, 409 Bearden Park Circle, Knoxville, TN 37919-7448
518007443* RMB, INC, 409 Bearden Park Circle, Knoxville, TN 37919-7448
518007446* +Simon's Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518007447* +Simon's Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518007448* +Simon's Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518007449* +Simon's Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176

TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 2, 2019 at the address(es) listed below:
NONE.

TOTAL: 0